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October 20, 2006

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Commissioner for Patents
PO Box 1450
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Re: U.S. Utility Patent Application
Application No. 09/846,880; Filed: May 1, 2001
For: **International Payment System and Method**
Inventors: Harada *et al.*
Our Ref: 2348.0720001

Sir:

Transmitted electronically herewith for appropriate action are the following documents:

1. Power of Attorney To Prosecute Applications Before the USPTO (Form PTO/SB/80);
2. Statement Under 37 C.F.R. §3.73(b); and
3. Change of Correspondence Address (*Application*) Form PTO/SB/122.

The above-listed documents are filed electronically through EFS-Web.

In the event that extensions of time are necessary to prevent abandonment of this patent application, then such extensions of time are hereby petitioned.

The U.S. Patent and Trademark Office is hereby authorized to charge any fee deficiency, or credit any overpayment, to our Deposit Account No. 19-0036.

Respectfully submitted,

STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.

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MBR/SHS/brc
Enclosures
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